## WILMINGTON TRUST CORPORATION

Ametrs	WILMINGTON TRI	OST COM ONATIO				
Selection Salarities and circ Salarities and Circ Salarities   Special Spec						
March   Sp. 200   Sp. 2	Selected balance and off-balance sheet items					%chg from prev
Second	Δεερτε	Ş 11111		ŷ IIIII		-3.4%
State   Sta						-20.6%
Seed						-26.6%
Some quality						-12.0%
SS21   SS8   Commercial footdering   SS21   SS8   SC   SS21   SS8   SC   SS22	Home equity				\$394	-3.4%
Same   Salation   S	Credit card Credit card		\$58		\$57	-2.2%
Subsect Commitments   Subsect Subse	Other consumer		\$521		\$358	-31.3%
Usuand commitments   \$2,44\$   \$5,94\$	Commercial & Industrial		\$1,440		\$1,219	-15.3%
Securitization custraining principal   So   So	Commercial real estate		\$2,380		\$2,200	-7.6%
Securitation outstanding principal   So   So	Unused commitments		\$2 443		\$1 943	-20.5%
Mortgage-backed securities (GSE and private issue)						
Seet Builded Securities   SSB   SQD						
Same						
Size						
S24   S33   Open-end Microgog originated for sole (quarter)   S0   S0   S0   S0   Open-end MELOC originated for sole (quarter)   S34   S30   Open-end MELOC originated for sole (quarter)   S34   S30   Open-end MELOC originations sold (quarter)   S0   S0   S0   S0   S0   S0   S0   S						27.5% 926.9%
S34   S33   Open-end #ELOC originated for sole (quorter)   S0   S0   S0   S0   Consed-end mortage originations sold (quorter)   S34   S30   Open-end #ELOC originations sold (quorter)   S34   S30   Open-end #ELOC originations sold (quorter)   S0   S0   S0   S0   S0   S0   S0   S	Residential mortgage originations					
Social Consequent MELOC originated for sole (quarter)   So   Social Consequent mortage originations sold (quarter)   So   Social Consequent mortage originations sold (quarter)   So   So   So   So   So   So   So   S			\$34		¢22	
S34   S30   Open-and NELOC originations sold (quarter)   S0   S0						
Solution						
Deposits   S7,153   S7,654     Total other borrowings   S973   S398     FILE advances   S28   S150     Equity     Equity     Equity     Equity     Fequity capital at quarter end   S888   S613     Stock sales and transactions with parent holding company (cumulative through calendar year)   S3   S377     Performance Ratios     Tier 1 leverage ratio   10.5%   7.6%     Tier 1 risk based capital ratio   10.1%   9.3%     Total risk based capital ratio   11.4%   10.6%     Return on equity   -3.6%   -109.3%     Return on assets   -0.3%   -8.7%     Coverage ratio   (IALLL+Alloc transfer risk/Noncurrent loans)   48.8%   37.3%     Loss provision to net charge-offs (qtr)   238.3%   66.5%     Ret charge-offs to average loans and leases   -1.6%   -1.1%     Counterly, annualized.   -1.6%   -1.0%     Construction & development   14.0%   41.6%   0.7%   9.1%     Closed equity   1.1%   3.3%   0.1%   0.3%     Credit cord   -1.1%   3.8%   4.1%   0.5%   0.4%     Commercial & Industrial   1.5%   7.3%   0.7%   1.5%     Commercial & Industrial   -1.5%   7.3%   0.7%   1.5%     Commercial & Industrial   -1.5%   7.3%   0.7%   1.5%     Commercial & Industrial   1.5%   7.3%   0.5%   0.4%     Commercial & Industrial   1.5%   7.3%   0.5%   0.4%     Commercial & Industrial   1.5%   7.3%   0.7%   1.5%     Control						-12.5%
Deposits   S7,153   S7,654     Total other borrowings   S973   S398     FHLB advances   S28   S150     Equity     Equity     Equity     Equity     Equity     Equity     Equity     Equity     Ferromance Ratios     Tier 1 in k based capital ratio     Tier 2 in k based capital ratio     Tier 3 in k based capital ratio     Tier 4 in k based capital ratio     Tier 5 in k based capital ratio     Tier 6 in k based capital ratio     Tier 1 in k based capital ratio     Tier 1 in k based capital ratio     Tier 2 in k based capital ratio     Tier 2 in k based capital ratio     Tier 3 in k based capital ratio     Tier 4 in k based capital ratio     Tier 5 in k based capital ratio     Tier 6 in k based capital ratio     Tier 1 in k based capital rati	Linkilities		ć0.722		ć0.672	-0.6%
Total other borrowings   S973   S398						
Equity						
Equity capital at quarter end \$888 \$613 \$  Stock sales and transactions with parent holding company (cumulative through calendar year) \$3 \$377 \$  Performance Ratios  Tier 1 leverage ratio 10.6% 7.6% 10.6%						
Equity capital at quarter end   \$888   \$613		·				
Stock sales and transactions with parent holding company (cumulative through calendar year)   S3   S377						-30.9%
Performance Ratios   10.6%   7.6%						
Tier 1 leverage ratio         10.6%         7.6%           Tier 1 risk based capital ratio         10.1%         9.3%           Total risk based capital ratio         11.4%         10.6%           Return on equity¹         -3.6%         -109.3%           Return on assets¹         -0.3%         -8.7%           Net interest margin¹         3.7%         2.9%           Coverage ratio {{ALLL+Alloc transfer risk}/Noncurrent loans}}         48.8%         37.3%           Loss provision to net charge-offs (qtr)         238.3%         66.5%           Net charge-offs to average loans and leases¹         1.6%         11.8%           ¹ Quarterly, annualized.           Asset Quality (% of Total Loan Type)         2009         2010         2009         2010           Construction & development         14.0%         41.6%         0.7%         9.1%           Closed-end 1-4 family residential         7.1%         12.4%         0.1%         1.3%           Home equity         1.1%         3.3%         0.1%         0.3%           Other consumer         3.8%         4.1%         0.5%         0.4%           Commercial & Industrial         1.5%         7.1%         0.7%         1.5%	Stock sales and transactions with parent holding company (cumulative through calendar year)		\$3		\$377	
Tier 1 risk based capital ratio 10.1% 9.3%  Total risk based capital ratio 11.4% 10.6%  Return on equity¹ 3.6% -109.3%  Return on assets¹ -0.3% -8.7%  Net interest margin¹ 3.7% 2.9%  Coverage ratio ([ALLL+Alloc transfer risk]/Noncurrent loans)) 48.8% 37.3%  Loss provision to net charge-offs (qtr) 238.3% 66.5%  Net charge-offs to average loans and leases¹ 1.6% 11.8%  ¹ Quarterly, annualized.    Noncurrent Loans   Gross Charge-Offs	Performance Ratios					
Total risk based capital ratio	Tier 1 leverage ratio				7.6%	
Return on equity¹       -3.6%       -109.3%         Return on assets¹       -0.3%       -8.7%         Net interest margin¹       3.7%       2.9%         Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)}       48.8%       37.3%         Loss provision to net charge-offs (qtr)       238.3%       66.5%         Net charge-offs to average loans and leases¹       1.6%       11.8%         ¹ Quarterly, annualized.         Asset Quality (% of Total Loan Type)       2009       2010       2009       2010         Construction & development       14.0%       41.6%       0.7%       9.1%         Closed-end 1-4 family residential       7.1%       12.4%       0.1%       1.3%         Home equity       1.1%       3.3%       0.1%       0.3%         Credit card       1.7%       1.0%       2.4%       1.5%         Other consumer       3.8%       4.1%       0.5%       0.4%         Commercial & industrial       1.5%       7.1%       0.7%       1.5%	Tier 1 risk based capital ratio					
Return on assets	·					
Net interest margin 1         3.7%         2.9%           Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)}         48.8%         37.3%           Loss provision to net charge-offs (qtr)         238.3%         66.5%           Net charge-offs to average loans and leases 1         1.6%         11.8%           1 Quarterly, annualized.         Noncurrent Loans         Gross Charge-Offs           Asset Quality (% of Total Loan Type)         2009         2010         2009         2010           Construction & development         14.0%         41.6%         0.7%         9.1%           Closed-end 1-4 family residential         7.1%         12.4%         0.1%         1.3%           Home equity         1.1%         3.3%         0.1%         0.3%           Credit card         1.7%         1.0%         2.4%         1.5%           Other consumer         3.8%         4.1%         0.5%         0.4%           Commercial & Industrial         1.5%         7.1%         0.7%         1.5%						
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)}						
Loss provision to net charge-offs (qtr)         238.3%         66.5%           Net charge-offs to average loans and leases¹         1.6%         11.8%           Quarterly, annualized.         Noncurrent Loans         Gross Charge-Offs           Asset Quality (% of Total Loan Type)         2009         2010         2009         2010           Construction & development         14.0%         41.6%         0.7%         9.1%           Closed-end 1-4 family residential         7.1%         12.4%         0.1%         1.3%           Home equity         1.1%         3.3%         0.1%         0.3%           Credit card         1.7%         1.0%         2.4%         1.5%           Other consumer         3.8%         4.1%         0.5%         0.4%           Commercial & Industrial         1.5%         7.1%         0.7%         1.5%						
Net charge-offs to average loans and leases¹         1.6%         11.8%           **Quarterly, annualized.**         Noncurrent Loans         Gross Charge-Offs           Asset Quality (% of Total Loan Type)         2009         2010         2009         2010           **Construction & development         14.0%         41.6%         0.7%         9.1%           **Closed-end 1-4 family residential         7.1%         12.4%         0.1%         1.3%           **Home equity         1.1%         3.3%         0.1%         0.3%           **Credit card         1.7%         1.0%         2.4%         1.5%           **Other consumer         3.8%         4.1%         0.5%         0.4%           **Commercial & Industrial         1.5%         7.1%         0.7%         1.5%						
Noncurrent Loans   Gross Charge-Offs	· · · · · · · · · · · · · · · · · · ·					
Noncurrent Loans   Gross Charge-Offs			1.6%		11.8%	-
Asset Quality (% of Total Loan Type)         2009         2010         2009         2010           Construction & development         14.0%         41.6%         0.7%         9.1%           Closed-end 1-4 family residential         7.1%         12.4%         0.1%         1.3%           Home equity         1.1%         3.3%         0.1%         0.3%           Credit card         1.7%         1.0%         2.4%         1.5%           Other consumer         3.8%         4.1%         0.5%         0.4%           Commercial & Industrial         1.5%         7.1%         0.7%         1.5%	Quarterly, unnualized.					
Construction & development         14.0%         41.6%         0.7%         9.1%           Closed-end 1-4 family residential         7.1%         12.4%         0.1%         1.3%           Home equity         1.1%         3.3%         0.1%         0.3%           Credit card         1.7%         1.0%         2.4%         1.5%           Other consumer         3.8%         4.1%         0.5%         0.4%           Commercial & Industrial         1.5%         7.1%         0.7%         1.5%		Noncurre	ent Loans	Gross Charge-Offs		
Closed-end 1-4 family residential     7.1%     12.4%     0.1%     1.3%       Home equity     1.1%     3.3%     0.1%     0.3%       Credit card     1.7%     1.0%     2.4%     1.5%       Other consumer     3.8%     4.1%     0.5%     0.4%       Commercial & industrial     1.5%     7.1%     0.7%     1.5%	Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Home equity     1.1%     3.3%     0.1%     0.3%       Credit card     1.7%     1.0%     2.4%     1.5%       Other consumer     3.8%     4.1%     0.5%     0.4%       Commercial & industrial     1.5%     7.1%     0.7%     1.5%	·					
Credit card         1.7%         1.0%         2.4%         1.5%           Other consumer         3.8%         4.1%         0.5%         0.4%           Commercial & Industrial         1.5%         7.1%         0.7%         1.5%	• •					
Other consumer         3.8%         4.1%         0.5%         0.4%           Commercial & Industrial         1.5%         7.1%         0.7%         1.5%						
Commercial & Industrial         1.5%         7.1%         0.7%         1.5%						-
1 0 200 44 401 0 200						
Commercial real estate         3.2%         11.4%         0.2%         1.7%           Total loans         5.2%         15.7%         0.4%         3.0%						